

COMBINED DECLARATION AND POWER OF ATTORNEY

As the below-named inventors, we hereby declare that:

This is an original application.

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original and first inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD OF PROCESSING ACCOUNT INFORMATION OVER A COMPUTER NETWORK, the specification of which is filed on herewith.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge our duty to disclose information which is material to the examination and patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

We hereby claim priority benefits to U.S. Provisional Application Serial No. 60/436,402, filed December 23, 2002.

POWER OF ATTORNEY

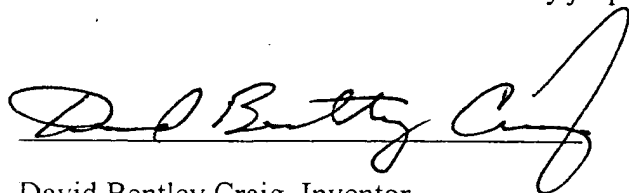
We hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

William B. Nash	Registration No. 33,743
Richard R. Ruble	Registration No. 45,720
Clarence E. Eriksen	Registration No. 27,734
Daniel D. Chapman	Registration No. 32,726
Cline H. White	Registration No. 45,213
Mark H. Miller	Registration No. 29,197
Thomas Sisson	Registration No. 29,348
Ziad N. Zarka	Registration No. 48,195

Direct all correspondence and telephone calls to:

William B. Nash
JACKSON WALKER L.L.P.
112 E. Pecan Street, Suite 2100
San Antonio, Texas 78205
(210) 978-7700

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements and the like so made are punishable by fine or imprisonment, or oath, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

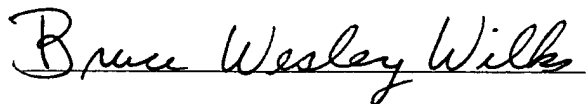


David Bentley Craig, Inventor

Date: 11/6/03

Address: 2634 Green Falls Court
San Antonio, Texas 78258

Citizenship: United States

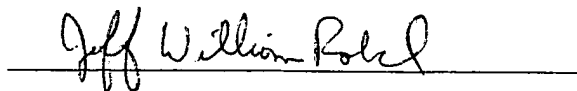


Bruce Wesley Wilks, Inventor

Date: 11/6/03

Address: 7506 Wildflower Trail
San Antonio, Texas 78250

Citizenship: United States



Jeff William Robel, Inventor

Date: 11/6/2003

Address: 25815 Echo Terrace
San Antonio, Texas 78258

Citizenship: United States

William Eugene Kooiman, Inventor

Date: _____

Address: 27 Rambling Ridge Court
The Woodlands, Texas 77385

Citizenship: United States

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San Antonio, Texas 78258

Address: 25815 Echo Terrace
San Antonio, Texas 78258

Citizenship: United States

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Bruce Wesley Wilks, Inventor

William Eugene Kooiman, Inventor

Date: _____

Date: William Eugene Kooiman
11-7-03

Address: 7506 Wildflower Trail
San Antonio, Texas 78250

Address: 27 Rambling Ridge Court
The Woodlands, Texas 77385

Citizenship: United States

Citizenship: United States